

United States Bankruptcy Court
Eastern District of Virginia
2400 West Avenue, Suite 110
Newport News, VA 23607

Case Number 13-51824-FJS
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cadel Charissee Wright
PO Box 22634
Newport News, VA 23609

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-4464

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Cadel Charissee Wright is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 28, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Cadel Charissee Wright
 Debtor

Case No. 13-51824-FJS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-6

User: harrella
 Form ID: B18

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Feb 28, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2014.

db
 12088807 +Cadel Charissee Wright, PO Box 22634, Newport News, VA 23609-2634
 12088810 +Acs/Absolute Credit Service, 421 Fayetteville St Ste 600, Raleigh, NC 27601-1777
 12088812 +Blockbuster Video, 9601 S Meridian Blvd, Englewood, CO 80112-5905
 12088814 +Cox Communications, 11821 Rock Landing Dr., Newport News, VA 23606-4207
 12088815 +Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207
 12088819 +Department of Education, PO Box 530210, Atlanta, GA 30353-0210
 12088819 +Equidata, PO Box 6610, Newport News, VA 23606-0610
 12088818 +Equidata, Attn: Bankruptcy, Po Box 6610, Newport News, VA 23606-0610
 12088821 +Grand Furniture, 836 E Little Creek Road, Norfolk, VA 23518-3792
 12088822 +Hudson Law Office, 326 S Main Street, Emporia, VA 23847-2028
 12088829 +Revenue Cycle Solutions, 2651 Warrenville Road, Downers Grove, IL 60515-5559
 12088828 +Revenue Cycle Solutions, 2651 Warrenville Road, Suite 500, Downers Grove, IL 60515-5559
 12088832 +Sentara Collections, 535 Independence P, Chesapeake, VA 23320-5176
 12088835 +The CBE Group, 131 Tower Park Drive, PO Box 900, Waterloo, IA 50704-0900
 12090022 +U.S. Attorney's Office, 101 W. Main Street, Suite 8000, Norfolk, VA 23510-1651
 12088836 VA Natural Gas, c/o First Point Collection Res, Consumer Contact Center,
 Roanoke, VA 24018-0000
 12088838 Verizon Wireless, PO Box 265055, Minneapolis, MN 55426-0000
 12088839 #+Virtuoso Sourcing Group, 3033 S Parker Ste 1000, Aurora, CO 80014-2919

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QDRRUBY.COM Mar 01 2014 02:03:00 David R. Ruby, Thompson McMullan, P.C.,
 100 Shockoe Slip, Third Floor, Richmond, VA 23219-4140
 12088808 +EDI: AFNIRECOVERY.COM Mar 01 2014 02:03:00 AFNI, PO Box 3097, Bloomington, IL 61702-3097
 12088811 +EDI: CAPITALONE.COM Mar 01 2014 02:03:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 12088813 +EDI: CCS.COM Mar 01 2014 02:03:00 Credit Collection Services, Two Wells Avenue,
 Newton Center, MA 02459-3246
 12088817 +E-mail/Text: bknotice@erccollections.com Mar 01 2014 02:18:25 Enhanced Recovery Corp,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 12088820 +EDI: AMINFOFP.COM Mar 01 2014 02:03:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 12088823 +EDI: MID8.COM Mar 01 2014 02:03:00 Midland Credit Mgmt, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 12088824 +EDI: MID8.COM Mar 01 2014 02:03:00 Midland Funding, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 12088825 +E-mail/Text: bankruptcydepartment@ncogroup.com Mar 01 2014 02:18:39 NCO Financial Systems,
 507 Prudential Rd, Horsham, PA 19044-2368
 12088826 +E-mail/Text: colleen.atkinson@rmscollect.com Mar 01 2014 02:19:00 Patient First,
 c/o Receivables Management Syst, 7206 Hull St., Ste. 211, Richmond, VA 23235-5826
 12088830 +EDI: PHINRJMA.COM Mar 01 2014 02:03:00 RJM Acquisitions, 575 Underhill Blvd Ste 224,
 Syosset, NY 11791-4437
 12088827 +E-mail/Text: colleen.atkinson@rmscollect.com Mar 01 2014 02:19:00
 Receivable Management Systems, 7206 Hull St. Road, Suite 211, Henrico, VA 23235-5826
 12088831 +EDI: SALMAESERVICING.COM Mar 01 2014 02:03:00 Sallie Mae, 220 Lasley Ave,
 Wilkes Barre, PA 18706-1496
 12088833 +E-mail/Text: bklaw2@centurylink.com Mar 01 2014 02:18:27 Sprint, PO Box 96064,
 Charlotte, NC 28296-0064
 12088834 +EDI: AISTMBL.COM Mar 01 2014 02:03:00 T-Mobile, 2067 W. Mercury Blvd.,
 Hampton, VA 23666-3132
 12088837 +EDI: AFNIVERIZONE.COM Mar 01 2014 02:03:00 Verizon Virginia Inc, 500 Technology Dr,
 Weldon Spring, MO 63304-2225

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12088809 Associates in Plastic Surgery
 12088816 Discover Bank/glelsi, 00000-0000

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0422-6

User: harrella
Form ID: B18

Page 2 of 2
Total Noticed: 34

Date Rcvd: Feb 28, 2014

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2014 at the address(es) listed below:

David R. Ruby druby@t-mlaw.com, bankruptcyassistant@t-mlaw.com;druby@ecf.epiqsystems.com
Jessica R. Casey on behalf of Debtor Cadel Charissee Wright jessica@caseylegalpc.com,
kim@caseylegalpc.com

TOTAL: 2